LOANS TO FARMERS IN GUJARAT BY NATIONALISED B'VNKS

2548 SHRI AHMED MOHMEDBHAI PATEL : Will the Minister of FINANCE be pleased to state :

(3) the amount of loan provided to the farmers by differenl nationalised banks in Gujarat during 1991-92 and 1992-93 ;

(b) the amount of loan provided to each farmer ;

(c) the rnmber of farmers benefited therefront;

(d) whether farmers have to face a lot of difficulties for gelting loans in time;

(e) what is the time taken by the Banks in clearing the applicat'ons; and

tf) the action Government propose to take in this regard ?

THE MINISTE OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFR-URS (DR. ABRAR AHMED) • *(a)* to (c) The in-formation system of the Reserve Bank of India does not geneiate information in the manner asked for. However, the amount of loans disbursed by nationalisea banks (excluding State Bank Group) in the State of Gujarat during the year ended June 1992 (latest available) for agricid-ture and allied activities was Rs 185.84 crores. The number of accounts against which this amount was disbursed was 1,45,557.

(d) to (f) A number of steps have been taken with a view to increase flow of credit to farmers particularly small and marginal farmers. The important ones are :—

(i) Banks have been instructed that all loan applications upto a credit limit of Rs. 25,000|- are to be disposed off within a fortnight and those over Rs. 25,000!- within 8 to 9 weeks.

(ii) To facilitate speedy disponl of applications the application forms are made available in regional languages. Terms and conditions regarding margin j security should be printed on the reverse of the application form itself.

(iii) All branch managers oF banks are to be vested with discretioaary powers to sanction loan proposals received from weaker sections with-out reference to any higher.

(vi) If there are any complaints regarding delay in disbursements of loan, the same are taken up with the concerned Bank.

AGRICULTURE AND RURAL DEBT RELIEF SCHEME

2549. SHRI AHMED MOHAMMED)-BHA! PATEL : Will the Minister ot FINANCE be pleased to state :

(aj the number of farmers and landless agricultural labotuers benefited under the Agriculiural and Rural Debt Relief Scheme, 1990 in Gujarat;

(b) the amoimt of relief provided under the Scheme to each individual;

(c) how many have still not been provided relief;

(d) how many applications are still peading with Government for providing relief; and

(e) what is the criteria followed in providing the relief ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINLSTRY OF PARLIAMENTARY .AFFAIRS (DR. ABRAR AHMED) : (a) to (d) Under the Agricultural and Rural Debt Relief (ARDR) Sbheme, 1990, public sector banks have provided debt relief to 2.02 lakh farmers and 1.48 lakh agricultural labourers in the State of Gujarat Further, the Co-operative Banks and the Refioatl